

# Learn About PUA

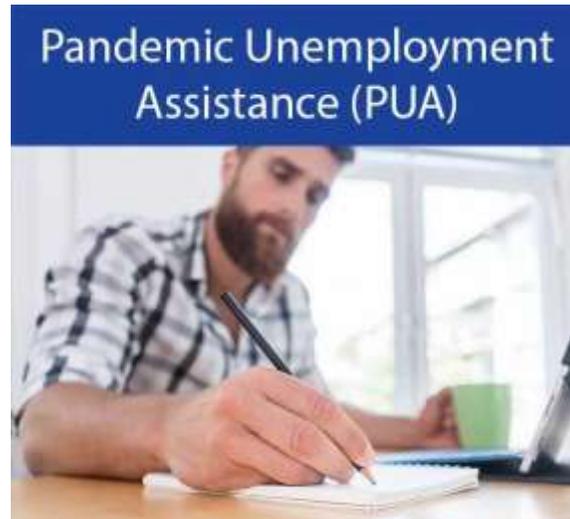
(Pandemic Unemployment Assistance)

## Learn About PUA

### About

The new federal Pandemic Unemployment Assistance (PUA) program provides benefits for many individuals who have been determined ineligible for state unemployment benefits, including self-employed workers and independent contractors.

Unsure if you are an independent contractor? Read [the law](#) to help you find out.



### Here's the process

We are required to make sure you don't qualify for regular unemployment before you can apply for expanded benefits under the federal CARES Act (pandemic unemployment assistance).

### About this guide

- Using this guide can help you get your benefits faster – especially if you are self-employed, partially self-employed, an independent contractor or a worker whose wages and hours are not reported to IDES.
- This guide does not go through all questions on the applications – only those that could create a stumbling block during the COVID-19 crisis.

### Why does this matter?

We want to help you get your benefits as smoothly and quickly as possible. Following the tips in this guide will help you avoid issues that can delay your payment.

### Tips to avoid common application issues

1. **Watch our video about the unemployment process.** [Watching this 10-minute video](#) may save you a lot of time.
2. **Enter your name as it appears on your Social Security card.** For example, if your Social Security card says "Robert T Smith" then enter that. Do not enter Robert Smith or Bob Smith. If you have married or changed your legal name but have not updated that name with the Social Security Administration, enter your prior name as it shows on your card.
3. **Double check your Social Security number and date of birth** before submitting your application.

# Learn About PUA

(Pandemic Unemployment Assistance)

## 4. Read questions carefully before answering. Common mix-ups include:

- **Select “yes” on the job search question (in the weekly claim).** If you have been temporarily laid off as a result of COVID-19, your work search is adequate so long as you remain able and available to return to your job. Changes to job search requirements will be posted on our website at [ides.illinois.gov](https://ides.illinois.gov).
- **Able and Available for Work.** During COVID-19, most people should answer “yes.” For context, this is a question about you – not about the current situation. If you would be available to work if it weren’t for COVID-19, a layoff or if your kids were in school, answer “yes.”
- **Workers’ compensation.** Unless you are currently receiving workers’ compensation, do not answer yes to the workers’ compensation question. (Even if you were receiving it but no longer are, answer “no.”)
- **U.S. citizenship and legal right to work.** If you are a U.S. citizen or have a legal right to work in the U.S., make sure you answer “yes.”

## Who can file for PUA

- Individuals who had an Illinois regular unemployment insurance claim, but have run out of those benefits (i.e. exhausted 26 weeks of regular unemployment insurance and 13 weeks of PEUC)
- An employee of a nonprofit church or religious organization that does not pay unemployment. **NOTE: If you work for religious organization that has voluntarily elected to pay unemployment, you must file a regular unemployment claim.**
- Individuals who have been “self-employed” for only the last 18 months and you pay taxes on that income (i.e., you have not earned any wages as a W-2 employee). Self-employment includes:
  - Sole proprietors who do not pay unemployment contributions
  - Business owner
  - Being issued (Form 1099) from a business to report income for tax purposes
  - Filing a Schedule C (Form 1040) tax form to report profit or loss from business

## You can also file for PUA if you:

- Have been diagnosed with COVID-19;
- Have a member of your household who has been diagnosed with COVID-19;
- Are providing care to a household or family member;
- Have primary caregiving responsibility for a child or other person who is unable to attend school or another facility as a result of COVID-19;
- Are unable to reach the place of employment because you have been advised by a health care provider to self-quarantine;
- Were scheduled to start work and do not have a job as a result of COVID-19; or

# Learn About PUA

(Pandemic Unemployment Assistance)

- Have become the major support for a household because the head of the household died as a result of COVID-19.

## How to File

**Step 1:** Collect your 1040 tax forms for the 2019 tax year. (As noted above, if you had any wages in a W2 you are required to first file a regular UI claim.) NOTE: This step does not apply if you are filing for extended Pandemic Emergency Unemployment Compensation (PEUC).

### **Other Acceptable Proof of Wages/Income Used for PUA Claims**

- Form 1040, Schedule C;
- Form 1040, Schedule C-EZ;
- Form 1040-SR, Schedule C;
- Form 1040-SR, Schedule C-EZ;
- Schedule K-1 (Form 1065); and
- Other forms will be reviewed on a case-by-case basis.

**NOTE:** If you do not upload your tax form on the day that you file, then you are required do so within 21 days of the date of filing.

**Step 2:** File a claim online. Be sure to enter your name exactly as it appears on your driver's license or state identification. You are also required to accept the Experian identity verification. Otherwise, your claim will be delayed, and you will not be able to receive your benefits.

**Step 3:** Review your claim before submitting it. After you file, we will review your Pandemic Unemployment Assistance application and confirm details, including whether you are unemployed for a COVID-19 related reason, proof of your total wages, and whether, other than your COVID-19 related reason, you are able and available to work.

## OTHER IMPORTANT INFORMATION

**Important note:** None of the benefits described above, nor unemployment benefits of any kind, are available to employees who quit without good work-related cause, refuse to return to work, or refuse to receive full-time pay. Refusing to return to work could result in a disqualification for benefit eligibility. The CARES Act specifically provides for serious consequences for fraudulent cases including fines, confinement, and an inability to receive future unemployment benefits until all fraudulent claims and fines have been repaid.

- **After you file, continue to certify for payment of weekly benefits.** You must certify for benefits every week that your work is impacted by COVID-19. [CERTIFY HERE](#)
- **Respond promptly to all requests you receive.** If there is a question of eligibility, you may be contacted for additional information. Failure to respond timely may result in a disqualification from receiving benefits.

# Learn About PUA

(Pandemic Unemployment Assistance)

- **We will send a decision.** This decision tells you whether you've been approved for Pandemic Unemployment Benefits and how much you will potentially receive. If your application is denied, you can appeal the decision within 30 days.
- **Payment.** If you are approved for Pandemic Unemployment Assistance benefits, payment is typically made within one week by direct deposit or onto the debit card mailed to you.